

Debtor 1 ARETHA BLAKE-ARROYO
NameCase number (if known) 19-25712**Fill in this information to identify the case:**Debtor 1 ARETHA BLAKE-ARROYODebtor 2 MARCELINO ARROYO
(Spouse, if filing)United States Bankruptcy Court for District of New Jersey
the:

(State)

Case Number: 19-25712**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: M & T BANK Court claim no. (if known): 6

Last 4 digits of any number you use to identify the debtor's account 0 8 9 9

Property Address: 4 PINE STREET
HACKENSACK, NJ 07601

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage (or total allowed amount for a mortgage paid in full through the plan):	(a) \$28,228.43
b. Prepetition arrearage paid by the trustee:	(b) \$28,228.43
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) SEE REGISTRY IF APPLICABLE
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$0.00
e. Allowed postpetition arrearage:	(e) \$17,767.95
f. Postpetition arrearage paid by the trustee:	+ (f) \$17,767.95
g. Total. Add lines b, d, and f.	(g) \$45,996.38

Part 3: Postpetition Mortgage Payment

Check one

☐ Mortgage is paid through the trustee.☒ Mortgage is paid directly by the debtor(s).

Debtor 1

ARETHA BLAKE-ARROYO
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.



Date 09/10/2024

Signature

Trustee Marie-Ann Greenberg

Address 30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550

Contact phone (973) 227-2840

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19-25712

CERTIFICATE OF SERVICE

I did this date serve the attached document(s) on the parties listed below by placing the same in the United States mail with proper postage affixed thereto and addressed as follows:

Debtor(s):

ARETHA BLAKE-ARROYO
4 PINE STREET
HACKENSACK, NJ 07601

MARCELINO ARROYO

Debtor(s) Counsel:

RYAN L. GENTILE
LAW OFFICES OF GUS MICHAEL
FARINELLA, PC
185 CEDAR LANE SUITE U5
TEANECK, NJ 07666

Creditor:

KML LAW GROUP
701 MARKET STREET
SUITE 5000
PHILADELPHIA, PA 19106

M & T BANK
PO BOX 840
BUFFALO, NY 14203-1495

Date: 9/10/2024

/s/ CharlesDArrigo

30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550